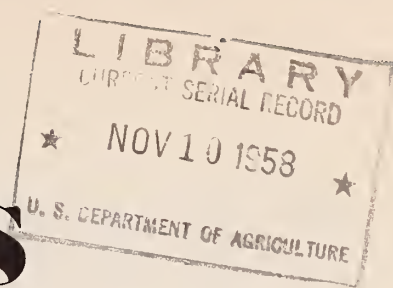


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FAMILY ECONOMICS REVIEW

**Institute of Home Economics, Agricultural Research Service,
UNITED STATES DEPARTMENT OF AGRICULTURE**

Prepared for home agents and home economics specialists of the Agricultural Extension Service, this publication reports current developments in family and food economics, and economic aspects of home management.

CONTENTS

	<u>Page</u>
BARGAINS IN FOOD VALUE.....	1
FAMILY MEALS AWAY FROM HOME.....	4
NEW LAWS HELP CONSUMERS.....	9
VARIATIONS IN CONSUMER USE OF INSTALLMENT CREDIT.....	11
THE SOCIAL SECURITY AMENDMENTS.....	12
SOME TRENDS IN LIFE INSURANCE.....	14
INCOMES OF WOMEN COLLEGE GRADUATES.....	18
EMPLOYMENT OF STUDENTS.....	20
DENTAL CARE.....	22
CONSUMER PRICES.....	24
ESTIMATED COST OF ONE WEEK'S FOOD.....	24

BARGAINS IN FOOD VALUE

A food bargain means many things . . . a week-end special, the lower prices of plentiful foods, the best buys offered by different grocery stores. A true bargain, though, is a food that gives us good returns in food value for the money. Following are some examples of foods that are likely to be "nutritional" bargains.

Dark-green vegetables.--Chard, collards, kale, mustard and turnip greens, spinach, and other dark-green leaves are exceptionally rich in vitamin A value. They are excellent buys when in season and low priced. Even when in short supply and more costly, they are economical sources of this essential because they provide so much of it.

Many of the dark-green leaves furnish appreciable amounts of calcium, iron, riboflavin, and when properly prepared for eating, of vitamin C. These are added reasons why money going for dark-green leafy vegetables is generally well spent.

Broccoli is another green vegetable that gives us good returns in vitamins and minerals. Many of us count broccoli among the more expensive vegetables. When we look at its cost in light of the food value we are getting, though, broccoli is a much better buy than many vegetables that are low priced but give only small amounts of important nutrients.

Dark-yellow vegetables.--Carrots furnish an abundant supply of vitamin A value and are generally inexpensive to buy throughout the year. This combination of low cost and high food value means that carrots are usually a top buy for vitamin A. Winter squash and the darker yellow varieties of sweet-potatoes also provide good amounts of this vitamin in relation to their cost. Sweetpotatoes offer extra value in that they provide worthwhile amounts of vitamin C when cooked in the skin.

Potatoes.--Ascorbic acid, certain of the B-vitamins, and iron are usually provided economically by potatoes. These contributions, along with the other essentials they furnish, make potatoes a good buy.

Cabbage.--When eaten raw, cabbage gives valuable amounts of vitamin C. It's available the year-round, generally at a favorable price, and is one of our most economical buys for vitamin C.

Citrus fruits and tomatoes.--Other leading buys for vitamin C include oranges and grapefruit and their juices. These fruits may cost more than many others, but rate as economical sources of vitamin C because of their high content. The canned and frozen juices are apt to be good buys during the entire year. The fresh fruit is most economical during the winter and spring when in season and in good market supply. The higher prices of citrus fruits and juices during the past few months reflect last year's poor crop.

Tomatoes furnish somewhat less vitamin C in a serving than citrus fruits do, yet they are a fairly economical source of this nutrient. Tomato juice and canned tomatoes are usually a better buy than the fresh except when locally grown tomatoes are in season.

Dry beans and dry peas.--Important amounts of good-quality protein, iron, food energy, and certain of the B-vitamins are furnished by dry beans and peas. With their low cost, these foods are one of our top buys in food value. They can be used as alternates for meats, generally an expensive item in the food budget, or can be used along with meat to make it go further. Either way means money saved.

Whole grain and enriched bread and cereals.--Compared with other foods, bread and cereals are generally inexpensive. Of the many different kinds, the whole grain and enriched products are nearly always the best buys because they offer more food value. These foods can give worthwhile quantities of several vitamins and minerals as well as protein and calories. Their many-sided nutritional contribution and low cost mean another bargain in nutrients.

Fats and sweets.--As a group, fats and sweets are very economical sources of calories. Refined sugars and inexpensive fats such as lard and margarine are apt to be among the cheapest items for food energy but this is their main contribution.

Milk.--With its liberal offering of calcium and valuable amounts of top-grade proteins and riboflavin, whole fluid milk is an example of a food considered high-priced by some that gives good returns in food value. In addition to these 3 essentials, milk also furnishes other vitamins and minerals. Some milk is fortified with vitamin A or D to give extra food value.

Certain forms of milk are less expensive than others and thus are better bargains in nutrition. Nonfat dry milk, for instance, is cheap compared to others. It furnishes about the same food value as whole milk, except that with the removal of butterfat the vitamin A content is greatly reduced and the calorie value is lowered. Whole fluid milk is likely to be the top cost item among the common forms of milk. The cost of others, such as fluid skim, evaporated, and buttermilk, probably will fall between that for the nonfat dry and the whole fluid milk.

Cheese.--Cottage, swiss, and cheddar-type cheeses often are bargains for certain essentials. Cottage cheese contains good amounts of protein and riboflavin and usually can be counted as a bargain for these nutrients. Swiss and cheddar cheese, on the other hand, are generally more economical sources of calcium than cottage cheese.

Meats.--In general, there is such a wide range in price depending on the cut, grade, and kind of meat that it is difficult to point out best buys. The lean (muscle) parts of beef, lamb, pork, and poultry are much alike in

food value, except that pork is outstanding for thiamine. This means we can compare meats on the basis of the cost of a serving of the lean or meaty portion to see which is the most economical. Fish and eggs for use as meat alternates frequently can be purchased at lower cost.

Variety meats.--Liver gives us a wealth of vitamin A, generous quantities of certain of the B-vitamins, is a top source of iron, and also furnishes high-quality protein. Moreover, it provides important amounts of vitamin C, which is unusual for a meat. We get all of this food value at low cost when we buy beef, lamb, or pork liver. Calves liver is higher priced but still rates as a good buy because of its high food value.

Other variety meats, as heart and kidney, also give liberal amounts of several nutrients such as protein, iron, and the B-vitamins, but some of them are not furnished in the same abundance as in liver. These meats, too, are frequently available at relatively low cost.

Here are some additional pointers for worthwhile savings when shopping for foods, including those that are our best food value bargains.

- . Compare the cost of different foods that have about the same food value and are used the same way in meals. A good way to do this is to consider the number of servings possible from a certain amount of the different foods and see which is the cheapest on a serving basis. For instance, the dark-green leaves are much alike in food value and all are good buys when we consider the food value we get in return. But some greens will cost less for a serving than others.
- . Many foods are available in different forms--fresh, canned, frozen, dried, for example. There are some differences in nutritive value of foods prepared in different ways, but usually the differences are small. This means that we can buy the form that sells for less and still expect to get much the same food value.
- . Choose the grade or quality of food according to the use you intend to make of it. Top quality foods usually bring top prices. Top market grade foods are generally those with the most attractive appearance, pleasing flavor, desirable texture. Many times we prepare foods in a way that makes these characteristics of good quality unimportant to the finished product. We wouldn't think of buying a high-priced steak for stew. Sometimes, though, top-grade fruits and vegetables or other foods are used in ways where a lower grade or another form would have served just as well, with money saved.

- Purchasing large packages or containers of foods usually means pennies saved. Buying in large quantity is no economy, however, if waste occurs because we haven't the proper storage facilities or because the food is used infrequently.
- Many partially prepared or ready-to-eat foods cost more than the same food prepared at home. When we buy "convenience" foods often we are really buying extra time. If time is of special importance to us, convenience foods may be a bargain even if they cost more. The homemaker who wants to save money probably will fare better, in many cases, by doing much of her own food preparation. She can compare the cost of purchased and homemade products of the same quality to learn which items are cheaper when made at home.

A final phase of getting our money's worth in food value concerns care of the food after it is bought. Careful storage and proper preparation and cooking will help retain the nutrients we purchase in foods.

--Louise Page

FAMILY MEALS AWAY FROM HOME

"Eating out" is more common among families in the United States than it was two decades ago. This trend is particularly noticeable among farm families, who in 1955 spent 14 percent of their food money for food and beverages away from home, compared with 6 percent in 1935-36. Urban families also increased the proportion of their food money for consumption outside the home, although not so much as farm families; in 1955, 19 percent of their food money went for "eating out" compared with 11 percent in 1935-36. Many factors have influenced this trend. Among the most important are the increased number of public eating places, such as commercial in-plant feeding operations, restaurants in department stores, drug store luncheonettes, and the development of the school lunch program and school cafeterias. Increased incomes, increased employment of wives outside the home, and the trend toward lightening work in the home have also contributed.

How frequently were meals eaten out?--Two meals out of the 21 normally eaten in a week by each family member were eaten outside the home, according to heretofore unpublished data from a nationwide food consumption survey made in the spring of 1955 by the U. S. Department of Agriculture. 1/

1/ This survey included only "housekeeping" families (those that served at least 10 meals at home to at least 1 person during the week preceding the interview). Had all families been included, that is, those living in boarding houses and hotels, those away from home at the time of the survey, and those not asked to cooperate because too few meals had been eaten at home, the average number of meals away per family member would have been more than 2 in a week.

Only purchased meals and those received without cost were considered to be meals "eaten out." Lunches carried from home were counted as meals at home since the food came from home food supplies. Meals consisting of about equal quantities of food carried from home and food purchased or received free outside the home were counted as half at home and half away from home. An example would be a meal of a sandwich packed at home supplemented by a purchased dessert and beverage. If a beverage was the only supplement to a packed meal the meal was considered a meal at home.

On the average, 17 percent of all noon meals eaten by family members in a week, 6 percent of all evening meals, and 4 percent of all breakfasts were eaten outside the home (table 1). In other words, each family member had an average of 1 noon meal away from home every 6 days, an evening meal every 16 days, and a breakfast every 27 days.

Table 1.--Average number and percent of morning, noon, and evening meals eaten at home and away in a week by housekeeping families, spring 1955

Meal	Meals eaten by family members			
	Total	At home	Away from home	
			Bought	Received free
Number of meals per family				
All meals.....	72	65	4.4	2.2
Morning meals.....	24	23	.5	.4
Noon meals.....	24	20	3.1	1.0
Evening meals.....	24	22	.8	.8
Percent of meals at home and away				
All meals.....	100	91	6	3
Morning meals.....	100	96	2	2
Noon meals.....	100	83	13	4
Evening meals.....	100	94	3	3
Percent of total meals at each meal				
All meals.....	100	100	100	100
Morning meals.....	33	35	11	19
Noon meals.....	33	30	71	46
Evening meals.....	33	34	17	36

NOTE: Components may not add to totals because of rounding. Percentages based on unrounded data.

How many families had meals out?--One-half of the families reported at least 1 meal a week purchased and eaten away from home by a member, and about

one-third reported at least 1 free meal. The percentages of families reporting breakfasts, noon, or evening meals bought or received free away from home are shown below:

	<u>Percent of families reporting</u>	
	<u>1 or more bought meals</u>	<u>1 or more free meals</u>
All meals	50	31
Morning meals	10	9
Noon meals	45	22
Evening meals	20	20

Were the meals out bought or received free?--Six percent of all family meals were bought and eaten away, 3 percent were received free. Free meals were mostly guest meals, but some were connected with work, such as a farmer's meal at a neighbor's while exchanging work, or a student's meal while working for his board. For families who reported any bought meals away from home during the week, the average number was 8.8; for those reporting any free meals the average number was 7.1. 2/

Which family members ate out?--Men had the largest share of the family's purchased meals and women the smallest share, with boys and girls under 21 somewhere between. Free meals were shared in reverse order; women had the most, men the fewest, and boys and girls under 21 were again between (table 2).

What were urban-farm differences?--On the average, urban families bought about twice as many meals away from home as did rural farm families--4.8 meals and 2.9 per family, respectively (table 3). These figures reflect the larger number of urban families buying meals away from home; 55 percent of them as compared with 35 percent of farm families reported at least 1 purchased meal in the week. The number of meals bought and eaten away by families that bought any meals was about the same for urban and farm families--8.7 meals for urban and 8.3 meals for rural farm.

Urban and farm families had the same number of free meals, on the average--2.1 meals per week--and the proportion of families reporting such meals was about the same--31 and 30 percent, respectively. The urban families bought more meals than they received free; the farm families had nearly as many free meals away from home as they bought.

Both city and farm families ate the noon meal away from home more frequently than the other two meals. Among the urban families, 7 out of every 10 meals eaten away from home were at noon; among farm families, 8 out of 10 were noon meals. Free meals received by both groups were more evenly distributed among the three meals of the day.

2/ The average number of bought or free meals per family reporting any such meals was computed by dividing the average number of such meals reported by all families (table 1) by the percentage of families reporting one or more such meals away from home (see above summary). (For example 4.4 meals divided by 50 percent = 8.8 meals.)

Table 2.--Average number of bought and free meals away from home in a week and percent of families having these meals

Family members eating meals away	Bought meals				Free meals			
	Total	Morning	Noon	Evening	Total	Morning	Noon	Evening
Number of meals per family								
Men.....	2.0	0.3	1.3	0.4	0.6	0.1	0.3	0.2
Women.....	.9	.1	.6	.2	.8	.2	.4	.3
Boys and girls under 21 <u>1/</u>	1.5	.1	1.2	.2	.7	.1	.3	.3
Percent of families having								
Men.....	34	8	28	15	17	4	10	12
Women.....	23	2	16	12	22	5	15	14
Boys and girls under 21 <u>1/</u>	21	2	18	6	13	3	9	8

See NOTE to table 1.

1/ Includes all persons under 21.

Table 3.--Average number of morning, noon, and evening meals at home and away in a week, and percent having these meals, urban and farm

Meal of day	Total meals		Meals at home		Meals away			
					Bought		Free	
	Urban	Farm	Urban	Farm	Urban	Farm	Urban	Farm
Number of meals per family								
All meals.....	68	84	62	79	4.8	2.9	2.1	2.1
Morning meals..	23	28	22	28	.6	.2	.4	.4
Noon meals.....	23	28	19	25	3.3	2.3	.9	1.1
Evening meals..	23	28	21	27	.9	.4	.8	.7
Percent of meals at home and away								
All meals.....	100	100	90	94	7	3	3	2
Morning meals..	100	100	96	98	3	1	2	1
Noon meals.....	100	100	82	88	15	8	4	4
Evening meals..	100	100	93	96	4	1	3	2
Percent of families having								
Any meals.....	100	100	100	100	55	35	31	30
Morning meals..	100	100	100	100	12	5	8	8
Noon meals.....	100	100	99	100	49	32	21	24
Evening meals..	100	100	100	100	22	11	21	16

See NOTE to table 1.

In urban families men had more of the meals that were bought away from home than women and children did, and women had more of the free meals (table 4). In farm families members under 21 years old ate the most meals

Table 4.--Average number of meals at home, bought, and free away from home in a week and percent of urban and farm families having such meals

Persons eating meals and type of meal	Total meals		Meals at home		Meals away			
	Urban	Farm	Urban	Farm	Bought		Free	
					Urban	Farm	Urban	Farm
Number of meals per family								
Men								
All meals.....	19.7	23.8	16.6	22.6	2.4	0.7	0.6	0.5
Morning meals.....	6.6	7.9	6.0	7.8	.4	.1	.1	.1
Noon meals.....	6.6	7.9	4.7	7.3	1.6	.4	.3	.3
Evening meals.....	6.6	7.9	5.9	7.6	.4	.2	.2	.2
Women								
All meals.....	23.2	23.0	21.3	22.0	1.1	.4	.9	.6
Morning meals.....	7.7	7.7	7.5	7.5	.1	.1	.1	.1
Noon meals.....	7.7	7.7	6.6	7.1	.7	.3	.4	.3
Evening meals.....	7.7	7.7	7.1	7.4	.3	.1	.3	.2
Boys and girls under 21								
All meals.....	25.5	37.5	23.7	34.7	1.3	1.8	.6	1.0
Morning meals.....	8.5	12.5	8.3	12.2	.1	.1	.1	.2
Noon meals.....	8.5	12.5	7.3	10.4	1.0	1.6	.3	.5
Evening meals.....	8.5	12.5	8.1	12.1	.2	.1	.2	.3
Percent of families having								
Men								
All meals.....	(1/)	(1/)	85	98	40	16	16	19
Morning meals.....	(1/)	(1/)	83	98	9	3	4	3
Noon meals.....	(1/)	(1/)	81	97	34	12	9	15
Evening meals.....	(1/)	(1/)	84	98	17	7	12	9
Women								
All meals.....	(1/)	(1/)	96	96	27	12	22	20
Morning meals.....	(1/)	(1/)	96	96	3	1	4	4
Noon meals.....	(1/)	(1/)	95	96	19	9	14	16
Evening meals.....	(1/)	(1/)	96	96	14	5	15	11
Boys and girls under 21								
All meals.....	(1/)	(1/)	56	63	19	22	11	16
Morning meals.....	(1/)	(1/)	56	63	2	2	3	4
Noon meals.....	(1/)	(1/)	56	63	16	21	7	13
Evening meals.....	(1/)	(1/)	56	63	6	4	8	9

See NOTE to table 1.

1/ Data not available.

outside the home, both bought and free. However, this age group included almost half (44 percent) of the total number of members in farm families, so they had more of the home meals as well as more of the meals away.

Some other characteristics of farm and urban families are reflected in the data about their meals. There are more men and more children in farm than in urban households. The 23.8 meals per week reported for men in farm households means an average of slightly more than one man to a household, whereas the 19.7 meals eaten by men in the city group means slightly less than one man to a household. The larger number of persons under 21 on farms is indicated by the weekly average of 37.5 meals for this age group, compared to 25.5 meals for those under 21 in urban households. Both farm and urban families averaged slightly more than one woman, judging from the 23 meals per week reported for them.

There was considerable difference between the proportion of farm and urban families in which men bought the noon meal away from home--12 percent and 34 percent, respectively--though not so much, perhaps as might have been expected. Women in 19 percent of the urban families, but in only 9 percent of the farm families bought noon meals. However, a slightly smaller proportion of urban than farm families bought noon meals for members under 21. This was partly, at least, because the urban families included fewer young people in this age group. Farm and city families bought about the same proportion of all the noon meals eaten by the under-21 group (13 and 12 percent, respectively).

--Ennis C. Blake

NEW LAWS HELP CONSUMERS

Congress this year took action to help consumers in several ways. Among the new laws that will offer protection to consumers or give them guidance in buying are the following:

Textile Fiber Identification Act.--Most consumers are unable to determine the fiber content of modern fabrics by appearance or feel, and must depend upon the manufacturer or sales person for whatever information they get about fabrics they buy. The Textile Fiber Identification Act, which will become effective in March 1960, requires the manufacturer to tell the consumer what kinds of fibers are present in most textile products. Each fiber that makes up 5 percent or more of the total weight of a product must be named on the tag or label, listed in the order of its predominance by weight. The label must also state what proportion each of these fibers is of the total weight. Fibers making up less than 5 percent of total weight must be listed as "other fibers." Written advertisements will have to give the names of fibers in textile products in the order of their predominance by weight, but do not need to give the percentage of weight for each.

The new law will prohibit false or deceptive statements about fiber content on labels or in advertising. For example, to call a simulated fur fabric "mink-like" will be considered deceptive, and therefore unlawful. A further provision of the act is that the label must show the name or mark of the manufacturer, and, if the fiber is imported, the country of its origin.

The Fiber Identification Act applies to wearing apparel, yard goods, draperies, floor coverings, furnishings, bedding and other household textile goods, reused stuffing in upholstered furniture, mattresses, and cushions, and other wool products not already covered by the Wool Products Labeling Act, which has been in force since 1939. It will not cover sewing thread, upholstery fabrics, outer coverings of mattresses and box springs, linings or interlinings used primarily for structural purposes, rug pads, trimmings, textiles in shoes, overshoes, and headwear, or new upholstery stuffing.

The Federal Trade Commission will be responsible for enforcing the new labeling law.

Food Additive Amendment.--An amendment to the Federal Food, Drug and Cosmetic Act, effective early in 1959, will require the manufacturer or promoter of a food additive to prove that the substance is safe for its intended use before he markets it. Heretofore the law has prohibited the use of harmful substances in foods, but it has been up to the Food and Drug Administration to perform the tests necessary to prove a product unsafe before it could take it off the market. Such tests ordinarily require at least 2 years of animal feeding tests, and it was impossible for the FDA to keep up with the many new additives being made available. While tests were going on the product could continue to be used in foods, thus constituting a possible source of harm to consumers.

Under the new amendment the promoter of a new food additive will have to test it for safety on animals, then submit the test results to the Food and Drug Administration. His report must give information about the composition of the substance, how it is to be used, how it will affect the food, and how the investigation of its safety was conducted. If the FDA accepts the report, it will issue a regulation stating the foods in or on which the substance may be used, the maximum amount to be used, the method of use, and, where essential to public health protection, how the food must be packaged or labeled.

The amendment applies to any food additive not recognized as safe by qualified experts. This includes such substances as antioxidants, mold inhibitors and other preservatives, emulsifiers, stabilizers, colorings, flavors, bleaches, and thickening agents. It applies to substances intended for use in producing, packaging, processing, preparing, treating, transporting or holding food.

Automobile Information Disclosure Act.--Buyers in the market for a new car this fall should find it easier to learn what they are paying for. Effective October 1, the manufacturer must stick a label on the windshield or side window of each new car which gives a breakdown of the cost of the car. This includes the manufacturer's suggested price for the car, his suggested price for each accessory or item of optional equipment not included in the price of the car, and any transportation charges made to the dealer for getting the car to the point of sale.

VARIATIONS IN CONSUMER USE OF INSTALLMENT CREDIT

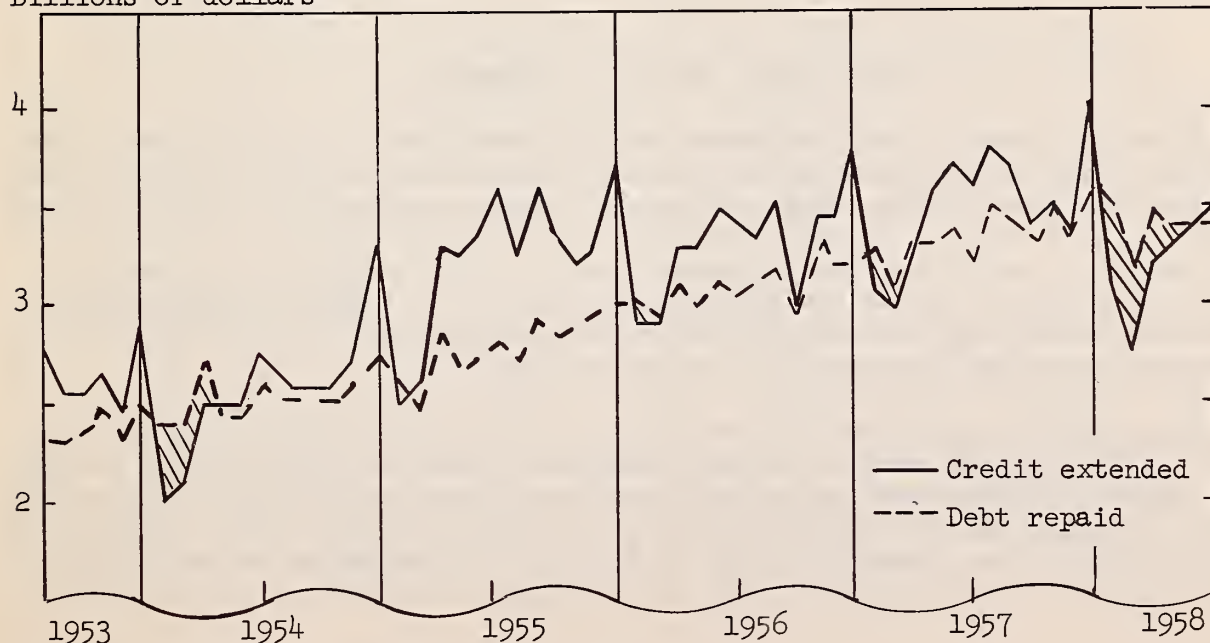
U. S. consumers take on more installment debt in December than in any other month of the year. After this December splurge they take a breathing spell, and for the next month or two there is a sharp dip in the amount of installment credit they contract for. Along about the middle of the year-- May, June, July--people resume their installment buying and borrowing and their new debts reach another peak, somewhat lower than the December one. When business conditions are uncertain consumers tend to be more cautious than usual about assuming debt. This, at least, is the story told by the Federal Reserve Board's estimates of consumer installment credit extended and repaid during the past 5 years. (See chart 1.)

Repayments on consumer installment debt usually lag behind new debts. Repayments amounted to more than new debts in only 11 of the 60 months between July 1953 and June 1958. Each January, when they were recovering from December installment buying, people paid more on old debts than they obligated themselves for in new ones. In two years of mild recession repayments continued larger than new debts for 2 or 3 months longer--through February and March in 1954 and through February, March, and April in 1958. These periods of debt reduction are indicated by the shaded areas in the chart.

Chart 1

CONSUMER INSTALLMENT CREDIT, JULY 1953-JUNE 1958

Billions of dollars



Source of data: Federal Reserve Board

Installment credit is divided into 4 types in Federal Reserve reports-- automobile, other consumer goods (including furniture, equipment, jewelry, clothing, etc.), personal installment loans, and repair and modernization loans. These components have different ups and downs, and therefore different effects on installment debt as a whole. The "other consumer goods" group, for instance, contributed relatively more than the others to the peak of new debts in December. We can guess that this was due in large part to heavy purchasing of these goods for use as Christmas gifts. This guess is supported by the fact that new debts for "other consumer goods" dipped sharply in January, and were relatively low until the next December. Personal loans reached a high level in December of each year, also. Some of these loans may have gone into gifts, but it seems likely that many have been used to make a year-end rounding up of old debts, and refinancing of old loans. Since 1953 personal loans have shown less monthly variation than the other 3 types of credit. In only 2 months did people repay more on these loans than the amount they borrowed.

Automobile credit accounts for a large proportion of the installment debt outstanding at any one time. The biggest rush in new automobile debts is in the middle of the year. This accounts for much of the midyear peak for total installment debt. Automobiles are not a large factor in the December peaking of new debts. In 3 of the 5 Decembers between 1953 and 1958, in fact, repayments on automobile debts exceeded new auto debts.

The fact that the monthly payments consumers make on their debts seldom amount to as much as the new debts they contract for accounts, of course, for the mounting total of installment debt outstanding. This total as of the first of July 1, 1953 was \$21.5 billion; by the end of June 1958 it had grown to \$33.1 billion.

--Emma G. Holmes

THE SOCIAL SECURITY AMENDMENTS

The social security law was amended in August 1958, to provide larger payments for persons receiving benefits under Old Age and Survivors' Insurance and to liberalize some of the other provisions. The new rules also call for larger social security taxes from employees and self-employed persons. It is important for families to know about these changes and to understand what they mean in terms of money that may be available to them now or at a future time. Following is a brief summary of the main provisions of the amendments, most of which become effective with the beginning of the year 1959.

Retirement income.--Monthly payments to insured persons retiring at age 65 will increase an average of about 7 percent. Those who have already retired will receive the increased amount in their checks for January 1959. The amount of the monthly check will vary from \$33 for a retired worker whose average monthly income before retirement was \$45, to \$116 for the worker whose income was \$350 (table 5). At the present time these payments are \$30 and \$108, respectively.

Table 5.--Monthly benefits under OASI, by average monthly earnings of the covered worker

(All amounts are rounded to next lower dollar figure)

Average monthly earnings	Retired worker 65 or over	Retired worker and wife 65 or over	Widow 62 or over or surviving child	Widow and 1 child under 18	Widow and 2 children under 18	Family maximum
<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>
45	33	49	33	49	53	53
150	73	109	54	109	120	120
250	95	142	71	142	190	202
350	116	174	87	174	232	254
400	127 <u>1/</u>	190	95	190	254	254

1/ This ultimate maximum cannot be attained for several years.

For a retired man and wife, both 65 or over, the monthly payment will amount to from \$49 to \$174.

Survivors' benefits.--The widow of an insured worker, if she is 62 or over, will receive from \$33 to \$87 a month, compared to \$30 to \$81 under the old ruling. Maximum monthly payments to a widow with one dependent child under 18 will be \$174; for a widow with 2 children under 18, \$232. A widow with 3 or more children would receive a maximum of \$254 a month, which is 27 percent more than her previous allowance of \$200.

Dependent parents of a deceased worker may receive monthly benefits starting in September 1958, even if there are also a widow and children. Previously parents could be beneficiaries only if there were no other dependents to be paid. Total payments to a family can't exceed a specified maximum (which is the same as the amount paid for a widow with 3 or more children), so the presence of dependent parents as well as widow and children may mean smaller payments per person.

The disabled worker.--A totally disabled person who was already receiving disability benefits under social security will receive a larger amount, starting with his check for January 1959. The benefit for the disabled person is the same as that for a single retired worker. Beginning with September 1958, dependents of a disabled worker 50 to 65 years old will be eligible for benefits, as they have not been before. Dependents who will come under this ruling include a wife or dependent husband who has reached retirement age, unmarried dependent children, and a wife at any age who has in her care a child entitled to benefits.

If a worker aged 50 to 65 was in a job covered by social security for 5 of the 10 years before he became disabled he may be eligible for benefits. It used to be that he had to have been paying the social security tax during 1-1/2 of the last 3 years before he became disabled, but this isn't true now. Another change is that a disabled person may receive social security benefits even if he also gets workmen's compensation or other Federal disability benefits.

Other liberalizing features.--A worker will now be required to pay social security tax on annual income up to \$4,800 instead of \$4,200. This will enable many to build toward larger retirement incomes and insurance benefits than was previously possible. This will mean, for instance, that a person receiving an average salary of \$4,800 or more can, after the necessary years of coverage at the higher rate, expect to receive a monthly check of \$127 after retirement instead of the \$116 he would have received under the old ruling. His survivors would also receive larger benefits, unless there were more than 3 of them. If there were more than 3 they would receive the maximum family payment of \$254, which is the same as for the worker with annual income of \$4,200.

Under the old ruling a retired worker or a worker's survivor who earned more than \$1,200 a year lost his social security payment for any month in which he earned more than \$80. The amendment changes this so that he may earn up to \$100 in a month and still receive the payment for that month.

All this will cost more.--The social security tax that workers pay on their earnings will go up beginning January 1, 1959 in order to help pay for the increased benefits. Employees will pay 2-1/2 percent of annual earnings up to \$4,800. At present they pay 2-1/4 percent on earnings up to \$4,200. Self-employed persons, including farm operators, will pay 3-3/4 percent of earnings up to \$4,800 a year. The rates are slated to go up again in 1960, and every 3 years after that until they reach 4-1/2 percent for employees and 6-3/4 percent for self-employed persons in 1969.

SOME TRENDS IN LIFE INSURANCE

The amount of life insurance in force in the United States has increased substantially in recent years, according to Life Insurance Fact Book for 1958, a publication of the Institute of Life Insurance. 1/ The Fact Book gives information about the kinds and value of policies held in 1957, and about changes that have occurred over a period of years. The following summary is presented for the information of those interested in the actions of families toward providing for their future security. In this summary, "life insurance" includes ordinary, industrial, and group life insurance. It does not include veterans', fraternal, savings bank insurance; life insurance underwritten by burial societies, mutual aid and assessment groups; or credit insurance.

1/ The Institute of Life Insurance is a trade organization made up of the legal reserve life insurance companies of the United States.

The total number of life insurance policies and certificates ^{2/} in force at the end of 1957 was 232.4 million, about 55 million more than at the end of 1947 (table 6). The increase in number of policies slightly more than kept pace with the increase in population. The 1957 total would have provided an average of 1.3 policies for each man, woman, and child; the 1947 average was 1.2 policies per person.

Table 6.--Number and value of ordinary, industrial, and group life insurance policies in force, by type of insurance; 1947 and 1957

(Legal Reserve Life Insurance only)

Type of life insurance	Number of policies and certificates in force			Value of policies in force		
	1947	1957	Percent increase 1947-57	1947	1957	Percent increase 1947-57
	Millions	Millions		Billions of dollars		
Total.....	177.6	232.4	31	184.8	438.6	137
Ordinary.....	56.0	87.0	55	122.4	264.7	116
Industrial....	106.0	108.0	2	30.4	40.1	32
Group.....	15.6	37.4	140	32.0	133.8	318

Source: Institute of Life Insurance. Life Insurance Fact Book for 1958.

The value of the life insurance in force increased proportionately more than the number of policies. The total value of life insurance policies in force at the end of 1957 was \$438.6 billion compared to \$184.8 billion 10 years earlier. If everyone in the country had had an equal share in this insurance, the average per capita value of the insurance in force would have been \$2,538 in 1957 as compared to \$1,271 in 1947. Or, if it had been divided equally among families, each family would have had insurance valued at \$8,300 in 1957 and \$3,900 in 1947 (chart 2). During the same period, average disposable personal income per family increased from \$3,600 to \$5,500. The rate of growth of life insurance per family was more than double the rate of growth of disposable personal income (113 percent and 53 percent, respectively).

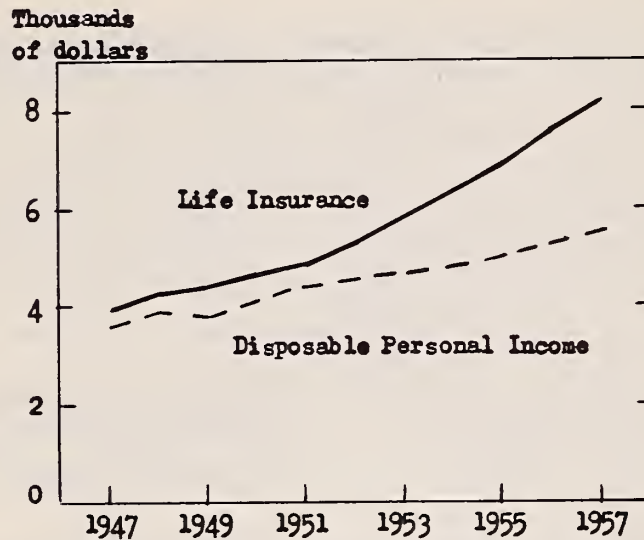
Types of life insurance

Ordinary life insurance was more important (in terms of value of policies in force) than industrial or group insurance both in 1947 and in 1957. As a

^{2/} Certificates are held by members of group insurance plans as evidence of their insurance.

Chart 2

AVERAGE VALUE OF LIFE INSURANCE AND AVERAGE DISPOSABLE
PERSONAL INCOME PER FAMILY, 1947-1957



Source: Life Insurance--Institute of Life Insurance
Income--U. S. Department of Commerce

proportion of total value of policies, however, ordinary life insurance dropped from 66 percent in the earlier year to 60 percent in the latter. Ordinary life insurance includes limited payment life, straight life, endowment, term, family income and other combination policies, and retirement income insurance.

The number of ordinary life policies in force increased by 4 million in 1957. Contributing to this growth was the popularity of the new "family plan" policy which includes all members of the family under one contract. This type of policy accounted for nearly 20 percent of the total value of ordinary life insurance purchased in 1957.

The relative importance of the various types of ordinary life insurance, as indicated by 1956 purchases of insurance is shown in table 7. Limited payment life insurance accounted for 35 percent of the policies bought, but only 12 percent of the value. Most important value-wise were family income and straight life, which taken together accounted for 57 percent of the value of all ordinary life insurance policies purchased.

Table 7.--Ordinary life insurance purchased in the United States in 1956

Type of ordinary life policy	Percent of policies purchased	Percent of total value
All.....	100	100
Limited Payment Life.....	35	12
Straight Life.....	19	28
Endowment.....	18	6
Term.....	13	23
Family Income and Other Combination Policies	13	29
Retirement Income.....	2	2

Industrial insurance is written in small amounts, with premiums payable weekly or monthly and usually collected by an agent who comes to the home. The number and value of industrial policies were only slightly higher in 1957 than a decade earlier. Industrial insurance accounted for 16 percent of the total value of legal reserve life insurance in force in 1947, but for only 9 percent in 1957. Its decline in popularity may be due in part to larger family incomes and to increased use of group policies. The average industrial policy in 1957 amounted to only \$370, compared to an average of \$3,040 for ordinary and \$3,580 for group policies.

Group life insurance covers a group of persons under a master policy issued to an employer. The individual members of the group hold certificates as evidence of their insurance. Group life insurance has made large gains in the past 10 years. The number of certificates in force more than doubled, while their value more than quadrupled. At the end of 1957 group insurance accounted for 31 percent of the total value of life insurance in force in the United States, as compared to 17 percent 10 years earlier. Over half of the civilian, nonagricultural work force was covered under employer-employee group life insurance by 1957 according to the Fact Book.

Credit insurance

Another type of insurance that has made rapid growth is credit life insurance. This has not been included in the totals discussed so far because it differs in several ways from the other kinds of insurance. The purpose of credit insurance is to protect the creditor from loss in the event of the death of a borrower or installment debtor. Thus the creditor arranges for the insurance in the form of a group policy covering his debtors, and the creditor rather than the family is the beneficiary. Growth of credit insurance has accompanied the rapid expansion of consumer credit. The amount of credit life insurance in force rose from \$1.2 billion in 1947 to nearly \$20 billion in 1957.

Who are the insured?

A survey conducted by the Survey Research Center of the University of Michigan for the Federal Reserve Board showed that 79 percent of all spending units owned some life insurance at the end of 1956. 3/ "Life insurance" in this survey included not only that sold by legal reserve companies but also such other types as National Service and United States Government life insurance, and savings bank, assessment, burial, and fraternal insurance.

According to this survey, ownership of life insurance varied by income, education, occupation, and age of head of the spending unit. As income rose, ownership of life insurance increased. Among spending units with money income of less than \$1,000, only 43 percent reported 1 or more insured members. Among units with \$7,500 and over, 96 percent were insured. About 86 percent of both college and high school graduates reported insurance, compared to 75 percent of those who attended grammar school only. Fifty-seven percent of spending units headed by farmers and 72 percent of those headed by unskilled laborers had insurance, compared to 90 percent for professional workers. Spending units with heads 25-54 years of age were more likely to have insured members than those younger or older.

Protection of dependents was the reason given more frequently than any other for having life insurance. Sixty-four percent of the families gave this as their major reason, while 35 percent said they carried life insurance to provide funds to meet outstanding debts and burial expenses, and 12 percent considered life insurance a good method of saving.

--Janis Moore

3/ A "spending unit" is composed of all persons living in the same dwelling unit and related by blood, marriage, or adoption who pool their incomes to meet major expenses.

INCOMES OF WOMEN COLLEGE GRADUATES

Persons who are asked to advise college girls as to the choice of a profession may be interested in a survey done by the National Vocational Guidance Association in cooperation with the Women's Bureau of the U. S. Department of Labor. 1/ It reports first-year earnings of women college graduates of the class of June 1956. Data for the study were obtained by questionnaire from a representative sample of the 87,000 women who graduated from women's and coeducational colleges and universities granting baccalaureate degrees.

Approximately 6 months after graduation, about 70,000 of the graduates were employed. Almost three-fifths of these were teaching (table 8). The other

1/ Wells, Jean A. "Employment of June 1956 Women College Graduates." Monthly Labor Review, July 1958, pp. 752-756.

Table 8.--Starting salaries of June 1956 women college graduates, by occupation

Occupational classification	Number of employed graduates	Average annual salary	Graduates receiving annual salary of					
			Total	Under \$2,500	\$2,500-2,999	\$3,000-3,400	\$3,500-3,999	\$4,000 and over
		Dollars	Percent					
All.....	64,841*	\$3,446	100	9	11	28	30	22
Assistant buyers, store trainees....	597	3,056	100	13	21	41	24	2
Chemists.....	397	4,453	100	--	--	--	24	76
Clerical workers....	3,007	3,179	100	12	21	38	19	10
Home Economists.....	683	3,803	100	--	2	23	34	41
Librarians.....	434	3,339	100	12	10	30	31	16
Mathematicians, statisticians.....	454	4,382	100	--	4	--	21	75
Nurses.....	3,191	3,647	100	2	8	27	36	27
Personnel assistants	551	3,497	100	1	8	53	9	30
Professional workers, miscellaneous.....	1,580	3,979	100	2	7	25	23	43
Recreation workers..	426	3,571	100	12	3	38	21	26
Religious workers...	615	2,960	100	26	9	39	26	--
Research workers....	430	3,819	100	--	13	23	39	25
Sales clerks.....	471	2,504	100	55	11	31	2	2
Secretaries, stenographers.....	4,017	3,148	100	14	20	36	22	7
Social and welfare workers.....	1,462	3,440	100	2	19	32	24	22
Teachers.....	39,059	3,492	100	9	8	25	34	24
Technicians (biological).....	1,810	3,492	100	5	17	27	31	20
Therapists.....	800	3,733	100	1	2	14	57	26
Typists.....	780	2,912	100	23	11	63	3	--

*Includes some not classified separately as to occupation

two-fifths were employed in a variety of jobs, as secretaries, stenographers, nurses, and clerical workers more frequently than other individual types.

The average starting salary of women employed full time was \$3,446 a year. One-fifth had salaries under \$3,000, one-fifth \$4,000 or more. Best paid were the chemists, mathematician and statisticians, but there were relatively few graduates in these jobs. Others whose average earnings were higher than the overall average included miscellaneous professional workers, research workers, home economists, therapists, and recreation workers. First-year earnings of teachers were slightly lower than those of the workers just mentioned, but compared favorably with salaries for social and welfare workers and librarians. Average salaries of sales clerks, typists, and religious workers were less than \$3,000 per year.

EMPLOYMENT OF STUDENTS ^{1/}

In October 1957 more than a fourth (27 percent) of the young people ¹⁴ to ²⁴ years old who were enrolled in school were in the labor force. ^{2/} The availability of part-time jobs in recent years has made it possible for many students to earn while learning. Perhaps this has been a factor in keeping so many boys and girls of high school and college age in school.

Only 4 percent of the students ¹⁴ to ¹⁷ years old were in the labor force in 1940 (table 9). By 1944, 33 percent were employed, more than ever before or since. Although a large number of young students dropped out of the labor force after the emergency, their employment remained considerably above the prewar rate. There has been some fluctuation from year to year, but since 1955 the rate has stayed at 23 percent for ¹⁴- to ¹⁷-year-olds.

Table 9.--Percent of students in the labor force, 1940-1957 ^{1/}

Year	14 to 17 years of age	18 to 24 years of age
1940 ^{2/}	4	20
1944 ^{2/}	33	^{3/}
1947.....	17	^{3/}
1948.....	19	²⁴
1949.....	19	29
1950.....	24	34
1951.....	23	34
1952.....	20	27
1953.....	18	26
1954.....	21	31
1955.....	23	40
1956.....	23	40
1957.....	23	40

^{1/} 1940 and 1944 based on April data, later years on October.

^{2/} Revised for comparability with current data.

^{3/} Not available.

The participation rate of students 18 to 24 years of age in the labor force has doubled since 1940. At that time it was 20 percent; by 1955 it was 40 percent, and was still at this level in October 1957. Married students are

^{1/} Data used: Current Population Reports, School Enrollment: October 1957, Series P-20, No. 80 (February 1958); and Employment of Students and Other Young Persons; 1957, Series P-50, No. 83 (April 1958).

^{2/} The Census Bureau defines the labor force as all persons who were either employed or looking for employment during the survey week. A person who does any work for pay or profit during the week, or who works without pay 15 or more hours on a family farm or business is considered employed.

more likely than single ones to be employed outside of school hours, because of family responsibilities. The fact that there are many more students who are married than formerly is a factor in the increased rate of participation of older students in the labor force.

Some farm-urban differences.--Among students 14 to 17 years old, those living on farms are more likely to be in the labor force than those in cities, as the following summary shows:

Percent of 14- 17-year-olds in the labor force		
	<u>Farm</u>	<u>Urban</u>
1953.....	29	15
1954.....	30	17
1955.....	33	21
1956.....	33	22
1957.....	32	21

The proportion of farm high school-age students in the labor force in 1957 exceeded that of urban students by about 3 to 2. This difference is somewhat less than in 1953, when the ratio was more like 2 to 1. The higher rate of employment among farm youths results in part, at least, from their work at farm chores for which they may or may not have been paid.

Among urban students 14 to 17 years of age, the proportion in the labor force last October was 22 percent for white as compared to 12 percent for non-white boys and girls. Among farm youth in this age group enrolled in school, 27 percent of the white compared to 59 percent of the nonwhite were employed. This rate for nonwhite students is probably higher than usual because the survey week was near the peak of the cotton picking season in the South.

Summer employment.--Summer employment is popular with school-age persons. In July 1957, about 60 percent more 14- to 17-year-olds were in the labor force than in October. Among 18-and 19-year-olds employment in the summer was about 20 percent higher than in the fall month. For the two groups combined about half were in the labor force in July compared to approximately a third in October after school had begun.

Hours worked.--Students of all ages prefer part-time jobs, many working only a few hours a week. Among high school-age students, two-thirds of those who had nonagricultural employment reported less than 15 hours of work per week, while two-thirds of the ones working on farms reported 22 hours or more. The long hours on farms were partly due to the fact that the survey was made during harvest season. College-age students in nonagricultural jobs reported considerably longer hours of work, on the whole, than the younger students in the same types of work. Married men students are more likely to hold full-time jobs than unmarried ones. In both age groups boys tended to work longer hours than girls.

Kinds of work done.--Although more students are working, they are doing much the same kinds of work as they have always done. Last fall high school-age students found work mainly on farms, in private households and other types of service, and in sales work. About a third of the boys were doing farm work, a third of the girls were working in private households, including baby sitting. The rest were mostly in sales and clerical jobs and nonfarm labor.

About 70 percent of the employed women college students were in professional or clerical positions, 16 percent in household and other service jobs. Half of the college-age men students were employed as service workers, operatives, or laborers; 29 percent in professional and clerical work; and 11 percent as salesmen. The rest were in a variety of other kinds of jobs.

DENTAL CARE

How long has it been since you went to the dentist? Almost 60 million people--36 percent of our population--have seen a dentist within the last year; 70 million people--42 percent of the population--have not been to a dentist in 3 or more years. The average number of visits per person per year is 1.6. In the population as a whole, 13 percent have lost all their permanent teeth; among those 35 years old and older, the proportion rises to 29 percent.

These data come from a preliminary report from the National Health Survey. 1/ The information was obtained in household interviews during July-September 1957. These interviews brought out facts about personal characteristic, illness and hospitalization experience, and medical care. The survey is continuing, and as additional data are assembled more detailed reports will be released.

This report indicates that age and sex are important in determining the amount of dental care sought. Young people 10-19 years old are most likely to have seen a dentist within the past year; 50 percent of this age group can be expected to have been to a dentist as contrasted with 8 percent of those under 4 and 16 percent of people 65 and older. Many young children have had no contact with a dentist yet, and more than half in the oldest group have not seen a dentist for 5 years or more. Women and girls are likely to have seen a dentist more recently than men and boys; 38 percent of all females, but only 34 percent of all males have seen a dentist within a year.

The average number of visits made to dentists in a year by various age groups shows a pattern similar to that just described for length of time since the last visit. However, the peak is reached somewhat later in life--at age 25-29--when the average is 2.7 visits.

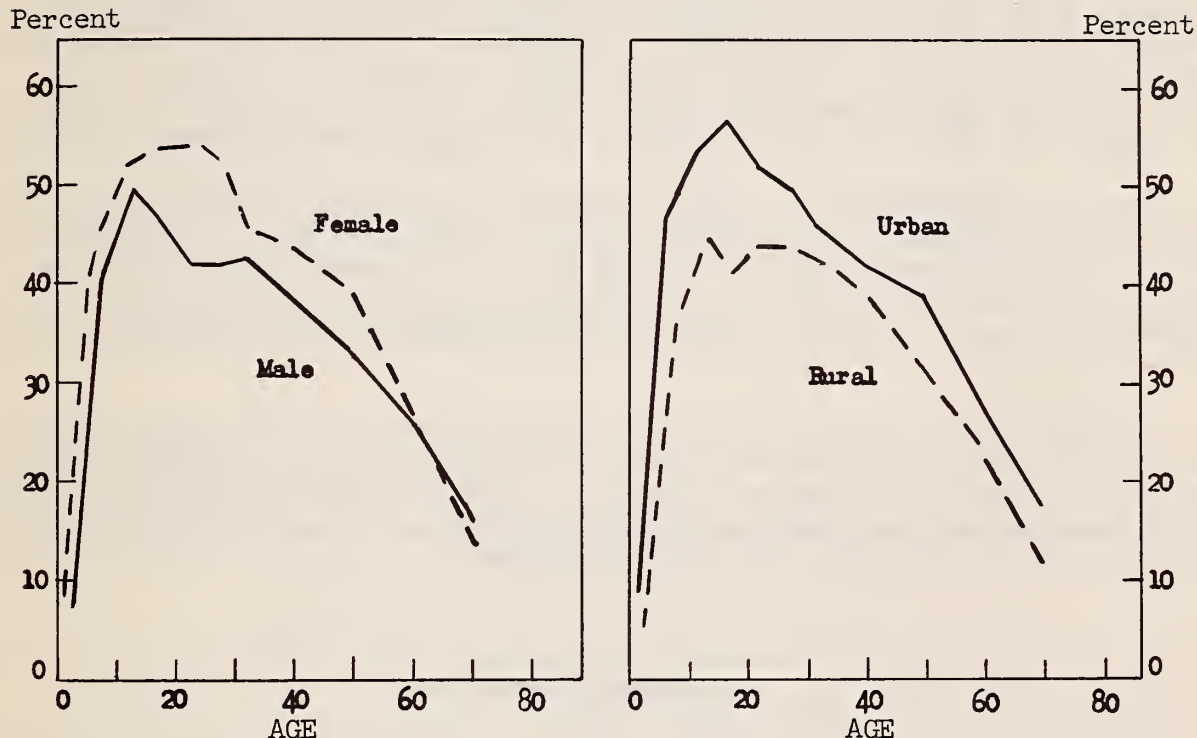
1/ Preliminary report on volume of Dental Care: U. S., July-September 1957. Health Statistics, Series B2. U. S. Department of Health, Education, and Welfare, Public Health Service.

Chart 3

PERCENT OF PERSONS WHO VISITED A DENTIST
WITHIN THE PAST YEAR, BY AGE

A. Males and females

B. Urban and rural



There are clear-cut differences in the amount of care obtained by rural and urban people. At all age levels, the proportion of the population that has seen a dentist within a year is smaller for rural than for urban people. This difference is greatest among boys and girls in the age groups 5-19 years. The number of dental visits per year is also lower for rural than for urban people--1.2 as contrasted with 1.9 per person. Urban persons average nine-tenths of a visit per year more than rural at the age when the number of visits is at the peak (25-29). The difference is even greater in later life. Among rural residents the average number of visits per person falls fairly constantly from its peak in the age interval 25-29 years. Among urban residents this initial fall is followed by a second peak in the interval 45-64 years. This latter peak can be attributed to the greater amount of denture work received by the urban population. The proportion of persons who have lost all their permanent teeth is greater at all age levels in the rural than in the urban population. This is undoubtedly related, at least in part, to differences in the amount of care received.

Fillings account for more visits than any other type of work, for all age groups and both rural and urban residents. This work accounted for 41 percent of all visits for the population as a whole, and for 45 percent of the visits of those under 14. Visits in which fillings are made are a larger proportion of all visits of urban than of rural people--43 percent and 36 percent, respectively.

Extractions are the second most important reason for visits to dentists, occurring in 20 percent of all visits. They are a somewhat more important reason among rural than urban people, accounting for 22 percent of visits by the former, 20 percent of visits by the latter. However, in line with the fact that rural people make fewer dental visits in all, the number of visits per person involving extractions is smaller for rural than for urban residents.

Denture work accounts for only 8 percent of all dental visits but is of considerable importance after age 45. In the 45 and over group, 21 percent of all visits involve denture work. This work is of slightly greater relative importance as the reason for visits by rural than by urban persons. As with extractions, however, rural residents make fractionally fewer visits per person for denture work.

Straightening of teeth accounts for only 3 Percent of the dental visits of the total population, but for a tenth of children's visits. A smaller proportion of all visits and a smaller number of visits per person involve straightening of teeth among rural than among city people, even though the rural population has a considerably larger proportion of children.

CONSUMER PRICES

The Index of Prices Paid by Farmers for Commodities Used in Family Living (table 10) declined slightly in August. The same level was maintained for September. The September 1958 index was about 1 percent higher than a year ago.

The Consumer Price Index for City Wage-Earners and Clerical Worker Families for August 1958 was 124 (1947-49 = 100) or about 2 percent higher than in August 1957 (table 11).

ESTIMATED COST OF ONE WEEK'S FOOD

Table 12 (page 26) presents the estimated cost of 1 week's food to be prepared and served at home. The estimate is based on quantities of food in the low cost, moderate cost, and liberal plans published in the October 1957 Family Economics Review. These plans are also available as a leaflet--Low Cost, Moderate Cost, and Liberal Family Food Budgets, Revised 1957, HHE (Adm.)-53. The cost of food for specific family can be estimated from table 12, since costs are given for individuals of different ages. These costs are based on averages of food prices collected by the Bureau of Labor Statistics in 46 cities, and may not apply to any specific city or region.

Table 10.--Index of Prices Paid by Farmers for Commodities Used in Family Living
(1947-49 = 100)

September 1957; January 1958-September 1958

Item	Sept. 1957	Jan. 1958	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
All commodities.....	118	118	119	120	120	120	120	120	119	119
Food and tobacco.....	117	--	--	121	--	--	122	--	--	--
Clothing.....	114	--	--	114	--	--	114	--	--	--
Household operation.....	117	--	--	119	--	--	119	--	--	--
Household furnishings.....	109	--	--	108	--	--	107	--	--	--
Building materials, house.	121	--	--	120	--	--	120	--	--	--
Auto and auto supplies....	135	--	--	139	--	--	139	--	--	--

Source: Agricultural Marketing Service.

Table 11.--Consumer Price Index for City Wage-Earner and Clerical-Worker Families
(1947-49 = 100)

August 1957; December 1957-August 1958

Item	Aug. 1957	Dec.	Jan. 1958	Feb.	Mar.	April	May	June	July	Aug.
All items.....	121	122	122	122	123	124	124	124	124	124
Food.....	118	116	118	119	121	122	122	122	122	121
Apparel.....	107	108	107	107	107	107	107	107	107	107
Housing.....	126	127	127	127	128	128	128	128	128	128
Rent.....	135	137	137	137	137	137	138	138	138	138
Gas and electricity.....	113	114	116	116	116	116	116	117	117	118
Solid fuels and fuel oil	136	138	138	137	137	134	132	132	132	134
Housefurnishings.....	104	105	104	105	104	104	104	104	104	103
Household operation.....	128	130	130	130	131	131	131	131	131	132
Transportation.....	136	139	139	138	139	138	139	139	140	141
Medical care.....	139	141	142	142	142	143	144	144	145	145
Personal care.....	125	127	128	128	128	128	128	129	129	129
Reading and recreation....	113	115	117	117	117	117	117	117	117	117
Other goods and services..	127	127	127	127	127	127	127	127	127	127

Source: Bureau of Labor Statistics.

Table 12.--Estimated Cost of One Week's Food, 1/ August 1958

Sex-age groups	Low-cost plan	Moderate-cost plan	Liberal plan
<u>FAMILIES</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>
Family of two, 21-34 years of age <u>2/</u>	15.50	21.00	23.50
Family of two, 55-74 years of age <u>2/</u>	14.00	19.00	21.50
Family of four with preschool children <u>3/</u>	21.00	27.50	31.50
Family of four, school age children <u>4/</u> ...	24.00	32.50	37.00
<u>INDIVIDUALS</u>			
Children:			
Under 1 year.....	3.25	3.75	4.25
1-3 years.....	3.75	4.50	5.25
4-6 years.....	4.25	5.50	6.50
7-9 years.....	5.25	6.75	7.75
Girls, 10-12 years.....	5.75	8.00	9.00
13-15 years.....	6.25	8.75	10.00
16-20 years.....	6.50	8.75	10.00
Boys, 10-12 years.....	6.00	8.25	9.50
13-15 years.....	7.00	9.75	11.00
16-20 years.....	8.50	11.50	13.00
Women:			
21-34 years.....	5.50	7.75	8.50
35-54 years.....	5.50	7.50	8.50
55-74 years.....	5.00	7.00	8.00
75 years and over.....	5.00	6.50	7.50
Pregnant.....	6.25	8.50	9.25
Nursing.....	8.25	11.25	12.25
Men:			
21-34 years.....	7.25	9.75	11.00
35-54 years.....	6.75	9.25	10.25
55-74 years.....	6.50	8.75	9.75
75 years and over.....	6.25	8.50	9.25

1/ These estimates were computed from quantities in low-cost, moderate-cost, and liberal food plans published in tables 2, 3, and 4 of the October 1957 issue of Family Economics Review. The cost of the food plans was first estimated by using the average prices per pound of each food group paid by nonfarm survey families at 3 selected income levels. These prices were adjusted to current levels by use of Average Retail Prices of Food in 46 Large Cities Combined released periodically by the Bureau of Labor Statistics. Estimates for individuals have been rounded to nearest \$0.25 and for families to the nearest half dollar.

2/ Twenty percent added for small families.

3/ Man and woman 21-34 years; children, 1-3 and 4-6 years.

4/ Man and woman 21-34 years; child 7-9; and boy, 10-12 years.